

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

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In Re:

Anthony G Serdula  
dba a partner in Crunge Records and fdba a member of The  
Brainbell Janglers  
33 Lane Street  
Corning, NY 14830

Case No.: 2-10-20109-JCN  
Chapter: 7

Debtor(s)

Last four digits of Social-Security or Individual   xxx-xx-4458  
Taxpayer-ID (ITIN) No(s)/Complete EIN:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: April 30, 2010

BY THE COURT

Honorable John C. Ninfo II  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

\* You could have received this notice electronically. Register to receive future notices sent electronically through the Bankruptcy Notice Center: <http://www.EBNuscourts.com>

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Form b18/Doc 16

[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

# CERTIFICATE OF NOTICE

District/off: 0209-2  
Case: 10-20109

User: schwenk  
Form ID: bl8

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Apr 30, 2010

The following entities were noticed by first class mail on May 02, 2010.  
db +Anthony G Serdula, 33 Lane Street, Corning, NY 14830-1917  
20417558 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658  
20417561 +++CITY OF CORNING, 1 NASSER CIVIC CENTER PLZ, CORNING NY 14830-2872  
(address filed with court: City of Corning, 1 Civic Center Plaza, Corning, NY 14830)  
20417563 CTI of Illinois, P.O. Box 6849, Chicago, IL 60680-6849  
20417560 +Citi Mastercard, Processing Center, Des Moines, IA 50364-0001  
20417562 +Crunge Records, 19 W. Market St., Corning, NY 14830-2616  
20417564 +ER Solutions, P.O. Box 9007, Renton, WA 98057-9007  
20417565 +GC Services LP, 6330 Gulfton, Houston, TX 77081-1198  
20417568 +Janice Sedula, 33 Lane Street, Corning, NY 14830-1917  
20417555 +Kathleen D. Schmitt, Esq., 100 State Street, Room 6090, Rochester, NY 14614-1315  
20417569 +NYS Child Support Processing Center, P.O. Box 15368, Albany, NY 12212-5368  
20417570 +Penncro Associates, P.O. Box 1878, Southampton, PA 18966-0108  
20417571 +Phillips & Cohen Associates, Ltd., 1002 Justison St., Wilmington, DE 19801-5148  
20417572 +Sean Monroe, 380 West High Street, Painted Post, NY 14870-1110  
20417573 +Sears, P.O. Box 182149, Columbus, OH 43218-2149  
20417574 Stephen and P. Jensen Monroe, 11540 Guinnan Road, Corning, NY 14830  
20417575 +The Krog Corp., 4 Centre Dr., Orchard Park, NY 14127-4117  
20417576 +US Attorney's Office, 100 State St., Room 6200, Rochester, NY 14614-1317

The following entities were noticed by electronic transmission on Apr 30, 2010.  
20417556 EDI: ARSN.COM Apr 30 2010 15:18:00 Associated Recovery Systems, P.O. Box 469048, Escondido, CA 92046-9048  
20417557 EDI: BANKAMER.COM Apr 30 2010 15:18:00 Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026  
20417559 EDI: CAPITALONE.COM Apr 30 2010 15:18:00 Capital One Bank, P.O. Box 70884, Charlotte, NC 28272-0884  
20417566 +EDI: HFC.COM Apr 30 2010 15:18:00 HSBC Retail Services, P.O. Box 5244, Carol Stream, IL 60197-5244  
20417567 EDI: IRS.COM Apr 30 2010 15:18:00 Internal Revenue Service, Insolvency Unit, 2nd Floor, 130 S. Elmwood Avenue, Buffalo, NY 14202  
20417570 +EDI: PNEN.COM Apr 30 2010 15:18:00 Penncro Associates, P.O. Box 1878, Southampton, PA 18966-0108  
20417573 +EDI: SEARS.COM Apr 30 2010 15:18:00 Sears, P.O. Box 182149, Columbus, OH 43218-2149  
20417577 +EDI: RMSC.COM Apr 30 2010 15:18:00 Wal-Mart, P.O. Box 960023, Orlando, FL 32896-0023  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2010

Signature:

